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INTRODUCTION

The removal of the age retirement barrier has led to expectations that more and more older workers will remain in the workforce past the usual retirement age of 65. Women make up an increasing proportion of older workers, and Patrickson and Hartmann (1996) have shown that Australian women are planning *not* to retire in order to improve their retirement income.

An important section of the older workers group are the managerial and professional women, aged in their 50s, who are part of the first generation of women to have long-term careers like men i.e. full-time careers extending over 25 years, with few if any career interruptions, and with a record of successful achievement.

Little research has been directed at this older career age group in Australia. Previous investigations have been more concerned with the myths surrounding older workers (Bennington & Tharenou, 1996), their productivity (Pickersgill, Briggs, Kitay, O'Keeffe & Gillezeau, 1996), the impact of retirement on older women (Onyx & Benton, 1995; Onyx & Watkins, 1996; Patrickson & Hartmann, 1996) or how changing work availability and other factors influences the extent to which older workers want to, are able to, and actually do work or retire (Hartmann, 1997). The careers of older women *per se* have not attracted much attention, let alone aspects of their experiences.

This is not to say that older women have been totally ignored. Popular descriptions of adult life, such as those of Sheehy (1987; 1995) and Levison and Levison (1996), include women in mid-life, but only up to around age 50, while career development models, such as White, Cox and Cooper's (1992) version, or those in related fields (Poole & Langan-Fox, 1997), struggle to incorporate women's interrupted career patterns, let alone their current-day longevity in employment. It has been left to

popular collections of interviews with high-profile women, such as Bowen (1995) and Mitchell (1994, 1996) to portray aspects of the ageing career woman. However, few studies have delved in depth into the careers and lives of women, especially managerial and professional women, over 50. Given the general ageing of the workforce this group is an important segment of the labour market. As their importance will almost certainly grow, it is necessary that researchers, policymakers and others come to an understanding of the factors that shape the labour-force decisions and experiences of these individuals (Weaver, 1994). To date there has been no single theoretical perspective to inform researchers about this group. Instead insights have been drawn from a number of perspectives: the biological and mid-life experiences of women, feminist perspectives on older women, and sociological impressions of the impact of these women's social history and socialisation (Still & Timms, 1997). However, two other perspectives do give some theoretical substance to this group and their views are now examined.

Theoretical Background

Two theoretical perspectives which help inform researchers on older career women concern the meaning of work in older women's lives, and career development theory.

One of the most significant social changes in the postwar period has been the growing centrality of work in the lives of women (Dinnerstein, 1992; Levison & Levison, 1996). Research in the 1970s reported that women's work not only provided women with income, associations and relationships, but it also influenced their lifestyles and goals and provided feelings of accomplishment (Klungness & Donovan, 1987). Recent research confirms that work is particularly meaningful for educated women with careers (Reeves & Darville, 1994; Levison & Levison, 1996), although work may have different meaning for career women than in does for men with careers (Holahan, 1994). Burke and McKeen (1994) reported that women who managed to develop their careers along conventional male paths accrued greater financial rewards and career satisfaction than

women whose careers were characterised by interruptions. Levison and Levison (1996) went further by describing career women as following a contemporary myth in which the hero was a woman. This corresponds with Sinclair's (1994, p15) discovery that executive men were on a Ulysses-like journey: "full of grand-scale trials of endurance and tests of strength - the modern day equivalent of the heroic quest". It is thus now recognised that work is just as important for women as it is for men.

Berquist, Greenburg and Klaum (1993) describe the differences in the shifts in the meaning of work for men and women over the age of 50. Although they concede that many people are burnt out and bored by the time they reach 50, the authors describe a positive scenario for professional women. They argue that men may experience growing dissatisfaction with their careers as their informal leadership and influence at work begins to decline as they grow older. However, Berquist et al propose that older women, who have made a slower advance as a result of career interruptions, may be poised to enter a phase of their working life where they have more influence than ever before. Similarly, Patrickson and Hartmann (1966) report that working women over 50 have stronger commitment to their work than male counterparts who they found to be primarily motivated by financial factors to remain at work.

London and Greller (1991) describe the meaning of work in mid-life as a dynamic process with both positive and negative outcomes. They concluded that the nature of the job, or personal capacities at work, were not principal determinants of attitudes. Rather the issue of how a person felt about their work was influenced largely by how they felt about themselves. In turn, individuals' feelings about themselves were influenced by how their colleagues and co-workers regarded them. Hence, negative stereotyping of older workers can have a big impact on an older worker's self-concept (London, 1993)

Although it appears that work brings positive dimensions to the lives of career women, it is equally true that careers can impact on the lives of women in an ambiguous manner (Still, 1993; Levison & Levison, 1996).

For instance, not many successful senior women executives are married, while they also suffer the same stress related health problems and difficulties in maintaining relaxing leisure pursuits as their male counterparts. To date, there has been little research into the possible implications of such factors on the lives and attitudes of women who have been in the workforce for most of their adult life.

Career development theory is another perspective which informs research into the careers of older workers. Super's (1957) original 'classic' career stage perspective proposed that people experienced four different psychological stages (level of interest, satisfaction, motivation and commitment) as they progressed through their careers. A career stage was determined by a person's perceptions and circumstances in relation to their career, with age regarded as a secondary determinant (Smart & Allen-Ankins, 1995). Super also proposed four career stages: exploration, establishment, maintenance and disengagement, each of which had certain psychological tasks. This model was later expanded by people such as Hall (1976) who proposed a life-cycle theory, a more dynamic view of the career stages and recognising that career stages reflected and interacted with an individual's life, past, present and future (White, Cox & Cooper, 1992, p12).

However, while these models assisted thinking for some time, their applicability to professional women is now being questioned given that they were modelled on men's careers and lives and research has found that career development for women is different from, and more complex, than that of men (Ackerman, 1990; Levison & Levison, 1996; White, Cox & Cooper, 1992; Young, 1992). For instance, Holohan (1994) found that both professional and non-professional women have complex goal systems which shape the interaction between work and family, resulting in women pursuing different career paths to men. That is, women undertake career paths which will more easily accommodate interruptions and a change in focus. Smith (1994) agrees, stating that there are emerging signs of 'post-traditional family tracks' developing as both men and women seek an

alternative course of career development which accommodates the demands of children and dual-career families.

Using Super's model, Smart and Allen-Ankin (1995) found that men and women shared similar patterns and attitudes during the first two stages of their working life - the exploration and establishment stages. However, women's attitudes towards their work diminished during the maintenance and disengagement stages, while men's continued to increase. Single women were significantly more involved with their careers than married women during the third and fourth stages, but differences were not apparent between married and single men. The study also found that the kind of job or occupational level had less effect on the attitudes of women than the attitudes of men. Finally, Ornstein and Isabella (1990), also testing Super's model, found that because women did not generally adhere to the traditional model of career development, their attitudes, satisfaction and commitment to their working life was determined by age rather than where they happened to be in their given career path.

Although these findings are interesting, and add to knowledge about the career experiences of older workers, it is obvious that the much still needs to be learnt about this particular age cohort. Not only is there no holistic examination of their life and career experiences, but each experience itself - either career or life - is not fully understood. To assist in overcoming this deficiency, the study reported in this paper examined the career and life decisions of a group of managerial and professional women in their 50s. The research was not concerned with the entire life structure, but only one snapshot of it - in particular, the meaning of work in older career women's lives as they approached retirement age. It also examined a number of related issues, such as family situation, financial position and health indicators. The purpose was to add to knowledge to assist the development of a life perspective of older women, particularly those with a career focus. As already mentioned there are few holistic portrayals of older career women, mainly because the information regarding experiences in the latter stages of careers is still evolving. The results of this study should assist in developing a multi-dimensional view of older career

women and open pathways for the examination of younger and older cohorts of women with extended careers.

THE STUDY

Methodology

A total of 33 managerial and professional women participated in either an individual interview or a Focus Group discussion. All had responded to a series of advertisements which had been placed in *The West Australian* and the newsletter of the Women in Management Interest Group of the Australian Institute of Management (W.A. Division). Following contact with the researcher's office, they completed a questionnaire which asked questions of their background and work experience. Each woman was interviewed once. The participants were all residents of Perth, Western Australia.

The interview covered a number of dimensions of older career women's lives: in particular, their career histories, current motivations and future work goals; family goals and situation (for instance, care of dependent children or adults); educational goals; current life patterns; health indicators; financial position and security; partner's retirement, if relevant; impact of ageing process on career achievement and feminine characteristics; ultimate life goals when the career was no longer possible; and retirement plans. While the prime emphasis was on the career, and the significance of this to the woman, the other dimensions of a woman's life were included to provide not only a holistic view of the woman but to assess the juxtaposition of the career to these other factors.

Because women are now emulating men's careers in their long-term sense, the inclusion of the pre-retirement aspect of women's careers was a deliberate part of the study. Seeing that many women now have continuous career histories of more than 30 years, it was important to gain a greater understanding of what this phase meant to women (Perkins, 1995). An assumption is often made that because women have had career

interruptions for family purposes, they will be less career-oriented than men and will more easily make the transition from work to other pursuits because of their home-based duties. This study also tested this notion because the participants were long-term careerists and did not fit the conventional and stereotypical model of women at work.

For the purposes of this paper, however, only the career aspects of the interview are considered, and not the other dimensions of the women's lives.

Profile of the Participants

The participants were spread evenly throughout the 50 to 59 years age range. The majority were married, with children - usually more than one child. Some 22 per cent of the group were either single or divorced. Ten per cent had never married.

A quarter were responsible for a dependent, either a child (or children) still living at home, or an adult such as a spouse or an elderly parent(s).

All the women worked full-time in either a managerial or professional capacity. Their average continuous participation in the workforce was 32.5 years, although 10 per cent had a work history of over 40 years. Some 40% had commenced work before the age of 17; a fifth did not commence work until they were 21.

Only 3% had an uninterrupted work history. Of the remainder, 25% had less than 2 years absence. The majority had absences of between 3 to 6 years. The longest career break amongst the participants was 10 years. The career breaks, in order of priority, were for raising children, travel, study, and disruptions caused by husband's jobs.

Some 66% had a university education, while 48% held a post-graduate qualification. Presently 15% were undertaking further education, including doctoral studies.

Approximately 75% of the group were employed in the public service. Over half were employed in 'traditional' female occupations such as health, education and welfare. The others were distributed in professional and corporate services, public administration, sales and marketing and information services and technology. Only 16% had had experience of being a board member, but most had had past or present professional involvements such as membership of an executive committee.

Definitional Issues

For the purposes of the research ***a career*** was defined as "an ordered sequence of development extending over a period of years and introducing progressively more responsible roles within an occupation" (Slocum, 1966, in Dex, 1987).

Underlying this definition is the assumption of linear upward progression - that is, a continuous movement from a position of relatively low status, responsibility and remuneration to a higher position. The image is usually one of 'climbing a career ladder', an image which assumes the centrality of paid work. While there have been recent challenges to this rather limited concept of a career (Allred, Snow & Miles, 1996; Arthur & Rousseau, 1996; Brousseau, Driver, Eneroth & Larsson, 1996; Hall, 1996), it remains the normative standard for judging career progress in most organisations (Onyx & Benton, 1995).

Career development was conceptualised in a broader context, entailing a successive and systematic sequence of attitudes and behaviours associated with work-related experiences, which acknowledges the individual's personal life, over the entire span of the life cycle (White, Cox & Cooper, 1992, p13).

Mid-life for this research was defined as being between 50 and 60 even though the literature uses other terminology such as 'middle adulthood'.

RESULTS

The Meaning of Work in Mid-Life

Women presently in their 50s grew up in a period when motherhood and marriage were represented as crucial aspects of a woman's social identity (Friedan, 1963). Consequently, the women's career histories are a reflection of their time and social conditioning. In fact, career women from this generation could be said to be perched between two worlds (Dinnerstein, 1992).

Most of the women in the study followed their own interests in terms of their employment. In common with many other older women whose lives were not totally under their control because of marriage and child-rearing, they tended to have 'random' careers (Ellis & Wheeler, 1991; Still, 1990; White, Cox & Cooper, 1992). As such their work histories constituted a series of jobs which provided varying levels of fulfilment rather than a series of linear or vertical positions with strategic career objectives. They thus did not fill Levison and Levison's (1996) rather singular description of career women as people in pursuit of the 'heroic quest' of success, fame and achievement.

The interviews revealed that, unlike younger women managers, older career women were rarely motivated to pursue career advancement simply for advancement sake. Instead, career advancement and aspirations were described in terms of taking up opportunities to widen interests and scope of experiences. The women appeared willing to forgo greater financial rewards and professional status in order to maintain a quality of life and satisfaction in their work. In fact, they fitted neatly into the 'maintenance' stage of White *et al's* (1992) model of the careers of successful women. This stage describes the career aspirations of women in their 50s as being of continued personal growth and expansion, and success and consolidation.

Following this 'maintenance' theme, a number of the women saw their career in mid-life as providing a lifestyle or a path to personal development. However, there was also some evidence that the willingness to make career decisions based on personal fulfilment alone was tempered by age. Interestingly, the older career women who still harboured particular career ambitions seemed uncomfortable with the notion that their personal identity and their careers were linked, although this is a feature of males and their careers (Still, 1993). However, so central was work to the self-esteem of some of the women participants that it appeared to the researchers that they may experience difficulty in making the transition from work to retirement.

None of the women had developed or adhered to any concrete career plans. Because they had to continually negotiate the linkages between personal and professional lives, their career paths had not been confined to conventional vertical movements. Moreover, the group had only made significant career shifts when prompted primarily by changing circumstances such as divorce or immigration. Most attributed their advancement and success to luck, chance, or accident; in fact, the majority felt they had exceeded their own career expectations. Some of the women were also clearly unsatisfied with their present work and were therefore experiencing a lack of direction in their careers. The 50s also seemed to be a time for questioning previous choices.

However, while their careers did not seem to take the form of a 'heroic quest', it was obvious that work was important in the life and psyche of these women. Although none had reached the ultimate in terms of a career pinnacle, few were considering retirement. Instead, most expected to keep on working, if only for financial reasons. What did emerge from the interviews, was that older women faced a number of constraints on their careers. Given that the cohort in this study had been working for more than 25 years, this was a surprising and unexpected result. The constraints impacted the centrality of work to these women, as well as their career development.

Constraints on the Careers of Older Women

The conflict that exists between the domestic responsibilities of women and the demands of a professional career has long been identified as a major barrier to women's career development. A substantive body of literature has detailed how child-rearing, child-bearing and the associated stereotypes of 'working mothers' have thwarted the advances of women in management and especially to senior management (Davidson & Cooper, 1984; Gutek & Larwood, 1987; White, Cox & Cooper, 1992; Davidson & Burke, 1994; Swiss & Walker, 1993). However, most of this literature has concerned the younger woman manager or those endeavouring to break into management. The experiences and attitudes of older career women in relation to this barrier have rarely been documented, let alone been the subject of interest.

In the absence of evidence on the lives, attitudes and experiences of older career women, a number of stereotypes have prevailed. The traditional stereotypes of older women were centred on the domestic sphere. Now as the present generation of career women pass through mid-life, a new stereotype is emerging - one which portrays older career women as being finally able to enjoy the fruits of their labour in the public sphere. Older career women, now devoid of domestic responsibilities, are seen as being able to pursue their career aspirations and professional pursuits unhampered. In fact, the departure of children from the household is assumed to coincide with the period in which older women can both enjoy and achieve a peak in their professional careers (Karp, 1987). When juxtaposed with stereotypes of non-career women struggling with the 'empty-nest syndrome', it would appear that older career women face a bright and fulfilling future.

The emerging depictions of older career women are underpinned by the premise that the barriers which thwarted the career advance of younger women are no longer relevant to the career development or professional experiences of older women. Numerous personal testimonies of women describe an increase in confidence and assurance as they age (Bowen,

1995; Scutt, 1993). Accounts of their life-long experience in the workforce, professional success and growing personal confidence suggest or imply that older women are well equipped to deal successfully with the corporate culture and norms which younger women must still negotiate.

The results of this study reveal that the experiences of older career women are more complex than those contained in present accounts, and suggest that there is considerable room for further research into the career development and satisfaction of older career women. In fact, there is little evidence to suggest that barriers to the career development of women diminish as they age. While they may enjoy a higher level of occupational status as a result of their career longevity, the enduring effects of structural and cultural barriers still impact the careers of older women. Similarly, while their personal circumstances may change, career women still have to continue to negotiate the conflicting demands of their work and professional lives. This research thus identified six related areas or factors which older career women must contend with:

The Male Culture and Gender Discrimination at Work

In this day and age of gender 'equality' and the enormous social change that has occurred over the past twenty years, it seems paradoxical to reflect on male culture and gender discrimination at work in relation to older career women. Yet, the fact remains that these issues still persist even for them. The approach of older career women, however, is different in some respects to younger women who have yet to experience the issues to any significant degree. Older career women have been successful in negotiating the realities of the gender politics of their work environment - otherwise they would not be where they are today. However, what does become clear is that they are now less motivated to continue following the rules of the gender-political game that such 'success' requires. There was much talk of 'opting out' and starting their own businesses to escape the nuances of the working environment. There was also considerable evidence to suggest that there was widespread frustration with the daily experiences of the male culture in the workforce and the isolation that it can entail for

managerial and professional women. The older career women were clearly not indifferent to the effects of the male culture on their working lives and their continued exclusion from networks and mentoring opportunities. Indeed, their frustration of 'having to put up with it' appears to have been compounded over time.

Moreover, the fact that they are so few, in both their occupational level and their age group, perpetuates the notion that these women are an aberration within the organisation. Despite their long experience in the workforce, the gender barriers had not diminished for these women and were more likely to be strengthened with the advent of seniority. The territorial instincts of male colleagues were still in play, as was resentment of male colleagues towards any woman who gained promotion.

No woman had a solution to the issues of exclusion of language, networking and mentoring; not being taken seriously; of being surpassed by a less qualified male for promotion despite having acted in the particular role; and the clash of 'values' between how women wish to operate in the work environment and that of the male-dominated culture. The fact that they were so few and so isolated also made it difficult to alter situations. The male culture which dominated the organisations in which these women worked appeared to remain undisturbed despite the advent of women into the workforce and in management and the professions.

The Nature of their Working Lives: Past and Present

As already mentioned, most of this sample of older career women were pleased with their level of occupational attainment which had generally exceeded their expectations. However, a number considered that they had not reached their full potential and that they were currently disadvantaged because their career paths had been long, often indirect, and not necessarily entailing formal qualifications. Few felt that they 'had it all' despite the fact that they would be considered to be 'successful' by external observers. Instead, many found themselves having to constantly compromise in order to maintain some semblance of balance or quality of

life, while others realised the 'price' they were paying for their careers in terms of being 'owned body and soul' and working long hours with little time for a private or social life.

Those who worked in organisations which were either undergoing restructuring or downsizing were fearful or uncertain about their remaining years in the workforce. While the same type of fears were being experienced by their male counterparts, the older career woman was at a double disadvantage: not only did she feel she was too old (the pressures of the younger generation coming behind were acutely felt), but she also perceived the remaining jobs to be earmarked for men or the younger generation.

The older career women thus felt constrained by their past decisions and lives (often governed by social conditions of the time), and the dynamics of the current working environment which were impacting both men and women (and also a social and economic timing position).

Ageism

Many stereotypes and myths surround older employees. These include being harder to train, being less productive, lacking flexibility, having high rates of absenteeism, and not being as committed to their profession or career as younger workers (Bennington & Tharenou, 1996). Perkins (1992) contends that ageism is inextricably linked to sexism. The double-standards embedded within ageist stereotypes are well known. Because women's social identities are tied to their youthful beauty and child bearing roles, they inevitably suffer more negative stereotypes than men who are not generally stripped of their social power and masculinity until much later in life (Friedan, 1993; Wolf, 1990).

Some participants in the study believed that aged posed no barrier. These were women who were either undertaking doctoral studies or seeking a new professional direction. However, most participants were conscious of age discrimination or the less than favourable feelings of others towards

their ageing. As already mentioned the women felt the pressure of the younger generation. One woman had responded to this by lowering her age by ten years when she went for interviews. The remainder were experiencing lack of consultation about their future, being asked by their work colleagues when they were going to retire or enter a retirement home, and being passed over for jobs and not being granted interviews. Others found themselves struggling with their own preconceptions about age, with some now finding it difficult to take action or to be decisive (...if I was ten years younger I'd be fighting tooth and nail to get that director's job, but at the moment I don't know that I really want to do that).

Being in the 50s age group thus represented a set of complex decisions and rationalisations for these older career women. Those in their early 50s were reasonably optimistic about their future; those in their late 50s were more pessimistic. While there is some danger of simplifying the issues being worked through and resolved in pin-pointing a particular age, there was an apparent cleavage between those pre-55 and those post-55. The older group were more aware of retirement, the pressures upon them from the workplace and the general community, and whether or not they could still plan a future. Some had actively begun to wind-down their professional and business activities, while others faced the new element in a woman's life: the 'second double-burden'.

The 'Second Double-Burden'

Forty years ago, women who cared for elderly relatives rarely participated in the workforce over an extended period of time. To-day, older career women are faced with a 'second double burden' which involves negotiating the demands of a career in which they have invested many years of their lives with the care of an elderly relative (in some cases, serial care of relatives). To date there has been little interest in the manner in which the care-giver role impacts upon the working lives and careers of older career women, although King (1994, p31) notes that increased life expectancy can mean that mid-life women "have a range of caring roles spanning their grandchildren to their own grandparents".

A number of women in the study had already either experienced the 'second double-burden' (in some cases, the serial care of their own and their spouse's relatives), or were currently in the phase. Their caretaker responsibilities were not limited to the home. Often they involved visiting a series of nursing homes, either early in the morning or late in the afternoon/evening. Thus alternative arrangements for accommodation and care did not resolve the burden for the women.

Most had contained their career aspirations because of the caretaker role. The women felt compelled to make the choice between their career and their other responsibilities. Thus, similarly to young working mothers, the older career women were facing dilemmas associated with these choices. They were aware that they would have to pass-up career opportunities during this caring period, and that it would be difficult to reactivate the career again given that they would be older when the caring ceased. Many of the women had faced two periods of truncation to their careers: when they reared their children, and when they undertook the care of elderly relatives.

The study also revealed some new forms of 'care'. With changing economic and social conditions, some participants were faced with the return of adult children to the home (most expecting to be looked after similarly to when they were young), while still others were facing the worries associated with dependent unemployed children or step-children. Contrary to the expectation that older career women could pursue their own interests and aspirations now that they were in their 50s, most participants were facing a renewed demand for their nurturing abilities thus negating previous assumptions of researchers such as Karp (1987). The study thus found the older career woman to be caught up in a new social revolution just as she was facing her own dilemmas regarding the mid-life process, her future career prospects and her responses to the ageing process and retirement.

Negotiating the Personal and Professional: Careers and Relationships in Conflict.

Retirement of a spouse can provide greater flexibility in the woman's attempts to juggle the double burden, and many retired husbands had assumed greater responsibility for household chores for the women in the study. However, the picture of domestic harmony was not always so accommodating and uncomplicated. Participants married to men who were either younger or older than them revealed traces of potential conflict or uncertainty in relation to the compatibility between their retirement aspirations/intentions and those of their spouse. It was also apparent that the choices, experiences and concerns of husbands impacted on the circumstances under which the women were assessing their own careers and aspirations. Other married participants were affected by the mid-life experiences of their husbands, while unmarried older career women also experienced conflict between their professional aspirations and their personal relationships. The study revealed, then, that older career women still endured the full gamut of personal and professional relationships, many of which were also faced in earlier stages of their careers. Because of their societal role, the constant re-negotiating of many of these relationships and constraints placed the women under considerable stress just at a time when they were having to negotiate their own life and career transitions. It seems, then, that older career women face enduring events, thus placing them in a position to still be considered as 'pioneers' and role models to the younger generation.

MANAGEMENT AND ORGANISATIONAL IMPLICATIONS

The findings of this study hold a number of management and organisational implications for managers and professionals in the field.

In the first place, and contrary to the myths of older workers, the career still has an important part to play in the identity of the older career woman. While this study only looked at older women in their 50s, it is reasonable to assume that the same holds for their male counterparts.

Although some older women were considering 'winding-down' their career activities, much of this decision-making was influenced by other events in their lives (such as a husband's retirement or caring responsibilities) rather than a desire of their own. Few of the women exhibited any of the 'myths' associated with older workers, such as being harder to train, being less productive and so forth (Bennington & Tharenou, 1996). No woman in this study also displayed a sense of what Levison and Levison (1996) call 'psychological retirement' where job performance is minimally adequate, employees do most of what is required, but they are not engaged in the work. They also shattered the myth that women were only in the workforce to earn 'pin-money' or to service their other interests. A career was a concept firmly embedded in their self-identity even if their careers had not necessarily been as conventional as men's. Some women were going to have the same transition difficulties as men when they retired, while others would be left with a thwarted sense of 'what might have been' given different circumstances. The study thus indicates that careers, as a concept and as a measure of self-worth, were just as important to women as to men and hold the same social and psychological ramifications as they near retirement. This finding holds implications for organisations especially in terms of career and retirement counselling.

Secondly, the study found only one woman (who was in self-employment) who intended to work past 65. Since the removal of the age discrimination barrier, organisations have been concerned that older workers will remain in their jobs thus impeding the promotion and career opportunities for younger employees. Instead, the women in this study were planning to retire by age 62. Although the career was important to them, they wanted to have the freedom to investigate other activities and interests before it was 'too late'. However, their decisions could alter as they approached the 60s given that few had made appropriate superannuation arrangements. While this was not their fault, given the previous constraints on women, the impact was only beginning to be realised as government began to change the criteria for the old age pension. Hence, more may decide to remain in the workforce. This holds implications for organisations, but suggests that part-time work or job sharing arrangements for older

workers may be appropriate remedies to benefit both individual and organisation. Organisations also need to re-consider remuneration and superannuation arrangements if financial security is going to be the main motivator for older people continuing in the workforce.

Thirdly, as employees grow older the issue of ageism will become just as an important issue as equal opportunity and racism have over the past few decades. This study has shown that ageism is already alive and well in Australian workplaces. Organisations will need to implement workplace procedures and practices to counterbalance this developing trend. If action is not taken, then there are likely to be large number of discrimination cases with resulting penalties against offending employers.

Fourthly, and related to ageism, the study has shown that gender issues still pertain to older career women just as they do to younger women. Despite more than two decades of equal opportunity and affirmative action, systemic discrimination is still embedded in the workplace (Still, 1997) and is also directed towards older career women. The study provided evidence that a number of women had suffered from this form of discrimination. It also revealed that older career women had less tolerance for coping with the male managerial culture and were looking for options, such as self-employment, that would provide escape from its enduring effects. These findings hold implications for organisations in that they could be faced with discrimination cases as more career women grow older. Moreover, if they wish to avoid losing well-trained women employees at a time when they are at their most productive (a feature already recognised in many Australian organisations [Still, 1997]) then they should consider introducing education programmes to either moderate or limit the all-pervading effects of the male managerial culture on their women employees.

Fifthly, and again related to ageism, care needs to be taken in selection and promotion decisions, given that the working population as a whole is generally growing older. The fact that older career women are being passed over for opportunities needs to be monitored, especially if the

employee is working satisfactorily and can still make a contribution. Not only are organisations being indifferent to the talents and skills of their older employees, but they are also not capitalising on the loyalty and commitment provided by these employees. While it is recognised that younger employees must be considered, and that organisations have generally been undergoing massive restructuring and downsizing, older employees are still a part of the workforce and need just as careful consideration as their younger counterparts.

Sixth, the matter of elder care is looming as a major human resource issue in the future. While women employees will bear the brunt of this emerging social condition, male employees will also be affected given the numbers of women who contact Alzheimer's and other such diseases. It cannot be assumed, then, that women will always be the carers. Organisations will need to become more flexible in their employment arrangements to enable employees, both male and female, to manage their work and other responsibilities. While part-time work will assist in this phase, organisations should consider the introduction of other innovative programmes and working arrangements. Although the traditional form of hierarchical organisation is under threat (Allred, Snow & Miles, 1996; Arthur & Rousseau, 1996), and part-time work is on the rise, sufficient 'core' businesses will remain to make such a suggestion a viable proposition. The advent of the older worker, and their growing number, thus heralds significant social, cultural and organisational changes for organisations.

Finally, the whole of the above has significant industrial relations implications for organisations. For too long, the I.R. agenda has been dominated by traditional work practice and conditions considerations, and the power struggles between unions and employers. With the already emerging changes in the nature of work and organisations, and the ageing of the general workforce, many of these traditional considerations will need to alter to accommodate changing times. Older career workers will have an important part in these changed agendas. However, older career women will probably play a more dominant role than men in these changes

as research has already shown that women are not normally following the established patterns of their male counterparts (Patrickson & Hartmann, 1996). Hence, organisations should begin to be proactive about these changes now, rather than continue to take a reactive stance. In this way, they will be more prepared for the future thereby assisting the necessary transitions that will need to be undergone by both organisations and employees alike.

IMPLICATIONS FOR CAREER DEVELOPMENT THEORY

Apart from the above, the study also holds implications for career development theories. As already mentioned, many models are based on men's experiences, with only a few attempting to incorporate women's varying life experiences (White et al, 1992). This study reveals that older career women inject further differentiation into such models. Not only are some women wanting to work, but others wish to retire early or enter another phase of employment (such as self-employment), while still others have their careers truncated by elder-care. Where models do recognise the differentiation caused by women's varying life experiences, they usually concentrate on the younger career woman and her career breaks for childbearing and childrearing. Thereafter, they tend to assume that the woman's career development will follow a similar path to that of men. This study has dissolved that assumption and pointed out the need for such models to incorporate the varying life experiences of both men and women employees at various stages of the career life-cycle. Without such inclusion, the models remain unidimensional and unrepresentative of the intermeshing of career and life experiences of employees.

CONCLUSION

This study has shattered some of the myths and stereotypes surrounding older career women and shown that work is still a central feature of their lives. It has also revealed that they still face a number of significant career barriers despite being more than 25 years in the workforce. These barriers hold import for organisations and management given the general ageing of

the population and the workforce. In addition, the study reveals that older workers are not necessarily going to continue working past the once normal retirement age of 65, as they are more interested in pursuing other activities and interests. This finding also holds import for organisations and management alike. However, what is perhaps more significant is the finding that a holistic examination of employees lives and careers can add significant new knowledge (such as career barriers) to an understanding of the career life cycle and career development of employees. Further studies should adopt a similar holistic examination of other age cohorts in order to further enhance an understanding of the attitudes and motivations of the workforce generally, thereby leading to improved employee relations and workplace conditions for all employees.

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